

Specification

The Office stated that Applicant is required to update the status of all parent priority applications in the first line of the specification and the status of all citations of U.S. filed applications in the specification should also be updated where appropriate. In response, Applicant requests the following amendment.

In the Specification:

On page 1, after the Title of the application, please insert the following paragraph:

Cross-Reference to Related Applications

This national phase application is based on PCT/US2004/019272 filed on June 17, 2004 which claims priority to PCT/US2003/019093 filed June 18, 2003 entitled "Mortgage Financing System".